

## ABSTRACT OF THE DISCLOSURE

5           A method for providing a warranty relating to a transaction between two parties, each party having a data communications device, in a system which includes an infrastructure composed of a plurality of locations each associated with a respective institution which provides services to clients, each location having a computer system, a database coupled to the computer  
10   system and storing information about each client of the institution and a data communications device coupled to the computer system for communication with the data communications device of any one party, each party being a client of at least one of the institutions, the method containing the steps of:

          transmitting a request for a warranty from one party to the transaction  
15   which is a client of the respective institution to a respective location associated with the respective institution, which request includes information identifying the other party to the transaction and information about the nature of the transaction;

          conducting an exchange of information between the respective location  
20   and a location associated with a institution of which the other party is a client; and

          transmitting a response to the request from the respective location to the one party.

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